

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

In re ROSA MARIA STYLES

Case No. 19-32881 ABA  
Reporting Period: JUNE 2020

MONTHLY OPERATING REPORT  
File with Court and submit copy to United States Trustee within 20 days after end of month.

Submit copy of report to any official committee appointed in the case.

REQUIRED DOCUMENTS	Form No.	Document Attached	Explanation Attached	Affidavit/Supplement Attached
Schedule of Cash Receipts and Disbursements	MOR-1	x		
Bank Reconciliation (or copies of debtor's bank reconciliations)	MOR-1a	x		
Schedule of Professional Fees Paid	MOR-1b	x		
Copies of bank statements		x		
Cash disbursements journals		x		
Statement of Operations	MOR-2	N/A		
Balance Sheet	MOR-3	N/A		
Status of Postpetition Taxes	MOR-4	N/A		
Copies of IRS Form 6123 or payment receipt				
Copies of tax returns filed during reporting period				
Summary of Unpaid Postpetition Debts	MOR-4			
Listing of aged accounts payable	MOR-4	x		
Accounts Receivable Reconciliation and Aging	MOR-5	x		
Debtor Questionnaire	MOR-5	x		

I declare under penalty of perjury (28 U.S.C. Section 1746) that this report and the attached documents are true and correct to the best of my knowledge and belief.

Rosa Styles

Signature of Debtor

7/21/2020

Date

Signature of Joint Debtor

Date

Signature of Authorized Individual\*

Date

Printed Name of Authorized Individual

Title of Authorized Individual

\*Authorized individual must be an officer, director or shareholder if debtor is a corporation; a partner if debtor is a partnership; a manager or member if debtor is a limited liability company.

In re ROSA MARIA STYLES  
Debtor

Case No. 19-32881 ABA  
Reporting Period: JUNE 2020

### SCHEDULE OF CASH RECEIPTS AND DISBURSEMENTS

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. The amounts reported in the "CURRENT MONTH - ACTUAL" column must equal the sum of the four bank account columns. The amounts reported in the "PROJECTED" columns should be taken from the SMALL BUSINESS INITIAL REPORT (FORM IR-1). Attach copies of the bank statements and the cash disbursements journal. The total disbursements listed in the disbursements journal must equal the total disbursements reported on this page. A bank reconciliation must be attached for each account. [See MOR-1 (CONT)]

	BANK ACCOUNTS				CURRENT MONTH		CUMULATIVE FILING TO DATE	
	OPER.	PAYROLL	TAX	OTHER	ACTUAL	PROJECTED	ACTUAL	PROJECTED
<b>CASH BEGINNING OF MONTH</b>								
<b>RECEIPTS</b>								
CASH SALES								
ACCOUNTS RECEIVABLE								
LOANS AND ADVANCES								
SALE OF ASSETS					PLEASE SEE ATTACHED QUICKBOOKS REGISTER AND BANK STATEMENTS			
OTHER (ATTACH LIST)								
TRANSFERS (FROM DIP ACCTS)								
<b>TOTAL RECEIPTS</b>								
<b>DISBURSEMENTS</b>								
NET PAYROLL								
PAYROLL TAXES								
SALES, USE, & OTHER TAXES								
INVENTORY PURCHASES								
SECURED/ RENTAL/ LEASES								
INSURANCE								
ADMINISTRATIVE								
SELLING								
OTHER (ATTACH LIST)								
OWNER DRAW *								
TRANSFERS (TO DIP ACCTS)								
PROFESSIONAL FEES								
U.S. TRUSTEE QUARTERLY FEES								
COURT COSTS								
<b>TOTAL DISBURSEMENTS</b>								
<b>NET CASH FLOW</b>								
(RECEIPTS LESS DISBURSEMENTS)								
<b>CASH - END OF MONTH</b>								

\* COMPENSATION TO SOLE PROPRIETORS FOR SERVICES RENDERED TO BANKRUPTCY ESTATE

#### THE FOLLOWING SECTION MUST BE COMPLETED

**DISBURSEMENTS FOR CALCULATING U.S. TRUSTEE QUARTERLY FEES: (FROM CURRENT MONTH ACTUAL COLUMN)**

<b>TOTAL DISBURSEMENTS</b>	\$ 5,722.30
LESS: TRANSFERS TO DEBTOR IN POSSESSION ACCOUNTS	\$ -
PLUS: ESTATE DISBURSEMENTS MADE BY OUTSIDE SOURCES (i.e. from escrow accounts)	\$ -
<b>TOTAL DISBURSEMENTS FOR CALCULATING U.S. TRUSTEE QUARTERLY FEES</b>	\$ 5,722.30

In re ROSA MARIA STYLES

**Debtor**

Case No. 19-32881 ABA  
Reporting Period: JUNE 2020

## BANK RECONCILIATIONS

**Continuation Sheet for MQR-1**

A bank reconciliation must be included for each bank account. The debtor's bank reconciliation may be substituted for this page.

In re ROSA MARIA STYLES  
Debtor

Case No. 19-32881 ABA  
**Reporting Period: JUNE 2020**

## SCHEDULE OF PROFESSIONAL FEES AND EXPENSES PAID

**RETAINED FEES AND EXPENSES PAID**

This schedule is to include all retained professional payments from case inception to current month.

See Petition, Statement of Affairs and Application for Retention - Scott Kaplan, Esq.

In re ROSA MARIA STYLES A1:G45

Debtor

Case No. 19-32881 ABA  
Reporting Period: JUNE 2020

### STATUS OF POSTPETITION TAXES

#### ADDRESSED IN DISCLOSURE STATEMENT AND PLAN

The beginning tax liability should be the ending liability from the prior month or, if this is the first report, the amount should be zero.  
Attach photocopies of IRS Form 6123 or payment receipt to verify payment or deposit of federal payroll taxes.  
Attach photocopies of any tax returns filed during the reporting period.

		Federal and State Income Tax withheld from salary					
		Beginning Tax Liability	Amount Withheld or Accrued	Amount Paid	Date Paid	Check No. or EFT	Ending Tax Liability
<b>Federal</b>							
Withholding							\$ -
FICA-Employee							\$ -
FICA-Employer							\$ -
Unemployment							\$ -
Income: addressed in the Plan Projections	\$ -						\$ -
Other:							\$ -
Total Federal Taxes	\$ -						\$ -
<b>State and Local</b>							
Withholding							\$ -
Sales							\$ -
Excise							\$ -
Unemployment							\$ -
Real Property		Addressed in the Disclosure Statement and Plan (DS&P)					
Personal Property							\$ -
Other:							\$ -
Total State and Local		Addressed in the Disclosure Statement and Plan (DS&P)					
<b>Total Taxes</b>		Addressed in the Disclosure Statement and Plan (DS&P)					

### SUMMARY OF UNPAID POSTPETITION DEBTS

#### ADDRESSED IN DISCLOSURE STATEMENT AND PLAN

Attach aged listing of accounts payable.

	Current	Number of Days Past Due					Total
		0-30	31-60	61-90	Over 90		
Accounts Payable							\$ -
Wages Payable							\$ -
Taxes Payable - Income Addressed in DS&P	\$ -	\$ -	\$ -	\$ -	\$ -		\$ -
Rent/Leases-Building							\$ -
Rent/Leases-Equipment							\$ -
Secured Debt/Adequate Protection Payments		VALID MORTGAGES ARE PROTECTED BY PROPERTY VALUE					
Professional Fees							\$ -
Amounts Due to Insiders*							\$ -
<b>Total Postpetition Debts</b>	\$ -	Property FMV exceeds undisputed Secured Debt					

Explain how and when the Debtor intends to pay any past-due postpetition debts.

\*\*"Insider" is defined in 11 U.S.C. Section 101(31).

In Re: ROSA MARIA STYLES  
Case No. 19-32881 ABA  
Reporting Period: DECEMBER 2019

### ACCOUNTS RECEIVABLE RECONCILIATION AND AGING

Accounts Receivable Reconciliation	Amount
Total Accounts Receivable at the beginning of the reporting period	\$ -
+ Amounts billed during the period	-
- Amounts collected during the period	-
Total Accounts Receivable at the end of the reporting period	\$ -

  

Accounts Receivable Aging	Amount
0 - 30 days old	\$ -
31 - 60 days old	-
61 - 90 days old	-
91+ days old	-
Total Accounts Receivable	-
Amount considered uncollectible (Bad Debt)	-
Accounts Receivable (net)	\$ -

### DEBTOR QUESTIONNAIRE

Must be completed each month	Yes	No
1. Have any assets been sold or transferred outside the normal course of business this reporting period? If yes, provide an explanation below.		X
2. Have any funds been disbursed from any account other than a debtor in possession account this reporting period? If yes, provide an explanation below.		X
3. Have all postpetition tax returns been timely filed? If no, provide an explanation below.		X
4. Are workers compensation, general liability and other necessary insurance coverages in effect? If no, provide an explanation below.	X	
5. Has any bank account been opened during the reporting period? If yes, provide documentation identifying the opened account(s). If an investment account has been opened provide the required documentation pursuant to the Delaware Local Rule 4001-3.		X

**ROSA MARIA STYLES 19-32881 ABA****Balance Sheet**

As of July 5, 2020

	Jul 5, 20
<b>ASSETS</b>	
Current Assets	
Checking/Savings	
TD BANK 32881	11,057.03
Total Checking/Savings	11,057.03
Total Current Assets	11,057.03
<b>TOTAL ASSETS</b>	<b>11,057.03</b>
<b>LIABILITIES &amp; EQUITY</b>	
Equity	
Net Income	11,057.03
Total Equity	11,057.03
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>11,057.03</b>

Prepetition Assets, including Real Properties and Associated Mortgages, and other liabilities are disclosed in the petition and will be addressed in the Plan of Reorganization.

**ROSA MARIA STYLES 19-32881 ABA**  
**Profit & Loss**

	Jun 6 - Jul 5, 20
<b>Income</b>	
Retirement Income	2,040.10
Return bank fees	0.20
Spousal Contribution	<u>11,099.00</u>
<b>Total Income</b>	<b>13,139.30</b>
<b>Expense</b>	
Bank Charges	1.20
Clothing	148.03
Equipment	235.96
Food and housekeeping supplies	477.97
Health Insurance	134.61
Medical	93.01
Personal	3,948.52
Personal care products and serv	<u>683.00</u>
<b>Total Expense</b>	<b>5,722.30</b>
<b>Net Income</b>	<b><u>7,417.00</u></b>

**ROSA MARIA STYLES 19-32881 ABA****Profit & Loss**

December 9, 2019 through July 5, 2020

	<u>Dec 9, '19 - Jul 5, 20</u>
<b>Income</b>	
Bank Balance at 12-8-2019	2,952.23
interest income	0.19
Retirement Income	15,294.91
Return bank fees	0.20
Spousal Contribution	16,499.00
 Total Income	 34,746.53
<b>Expense</b>	
AUTO	40.00
Bank Charges	1.20
Cable, TV, Telephone	162.96
Clothing	2,610.97
Equipment	936.80
Food and housekeeping supplies	4,343.43
Health Insurance	648.34
Maintenance, repair	1,616.48
Medical	1,317.74
Personal	11,675.98
Personal care products and serv	1,182.60
service charges- checks,etc	43.00
Tax Ref	-1,200.00
Transportation	310.00
 Total Expense	 23,689.50
 Net Income	 <b>11,057.03</b>

Document Page 10 of 21  
**ROSA MARIA STYLES 19-32881 ABA**  
**Deposit Detail**

Type	Num	Date	Name	Account	Amount
Deposit		06/15/2020		TD BANK 32881	0.07
			VENMO	Return bank fees	-0.07
TOTAL					-0.07
Deposit		06/15/2020		TD BANK 32881	0.13
			VENMO	Return bank fees	-0.13
TOTAL					-0.13
Deposit		06/22/2020		TD BANK 32881	1,000.00
			HUSBAND	Spousal Contribution	-1,000.00
TOTAL					-1,000.00
Deposit		06/22/2020		TD BANK 32881	99.00
			HUSBAND	Spousal Contribution	-99.00
TOTAL					-99.00
Deposit		06/24/2020		TD BANK 32881	1,239.00
			SOCIAL SECURITY	Retirement Income	-1,239.00
TOTAL					-1,239.00
Deposit		06/26/2020		TD BANK 32881	10,000.00
			HUSBAND	Spousal Contribution	-10,000.00
TOTAL					-10,000.00
Deposit		07/01/2020		TD BANK 32881	801.10
			OWENS-ILLINOIS S...	Retirement Income	-801.10
TOTAL					-801.10

**ROSA MARIA STYLES 19-32881 ABA**  
**Check Detail**

Type	Num	Date	Name	Item	Account	Paid Amount	Original Amount
Check	CHK	06/08/2020	CVS	Medical	TD BANK 32881	-93.01	-93.01
TOTAL						-93.01	93.01
Check	CHK	06/10/2020	WAWA	TD BANK 32881		-41.57	
TOTAL				Food and housekee...		-41.57	41.57
Check	CHK	06/11/2020	ACME	TD BANK 32881		-102.03	
TOTAL				Food and housekee...		-102.03	102.03
Check	CHK	06/11/2020	FREDS AVALON	TD BANK 32881		-62.88	
TOTAL				Food and housekee...		-62.88	62.88
Check	CHK	06/11/2020	DEBIT	TD BANK 32881		-500.00	
TOTAL				Personal		-500.00	500.00
Check	CHK	06/12/2020	AETNA	TD BANK 32881		-134.61	
TOTAL				Health Insurance		-134.61	134.61
Check	CHK	06/15/2020	VENMO	TD BANK 32881		-0.13	
TOTAL				Bank Charges		-0.13	0.13

**ROSA MARIA STYLES 19-32881 ABA**  
**Check Detail**

Type	Num	Date	Name	Item	Account	Paid Amount	Original Amount
Check	CHK	06/15/2020	VENMO	TD BANK 32881	Bank Charges	-0.07	0.07
TOTAL						-0.07	0.07
Check	CHK	06/16/2020	BIG LOTS	TD BANK 32881	Equipment	-90.31	90.31
TOTAL						-90.31	90.31
Check	CHK	06/16/2020	ACME	TD BANK 32881	Food and housekee...	-52.66	52.66
TOTAL						-52.66	52.66
Check	CHK	06/16/2020	VENMO	TD BANK 32881	Bank Charges	-1.00	1.00
TOTAL						-1.00	1.00
Check	CHK	06/19/2020	SP HUKGEAR	TD BANK 32881	Equipment	-145.65	145.65
TOTAL						-145.65	145.65
Check	CHK	06/22/2020	TJ MAXX	TD BANK 32881	Clothing	-126.70	126.70
TOTAL						-126.70	126.70
Check	CHK	06/24/2020	SQ PERMANENT C...	TD BANK 32881	Personal care produ...	-400.00	400.00
TOTAL						-400.00	400.00

**ROSA MARIA STYLES 19-32881 ABA**  
**Check Detail**

Type	Num	Date	Name	Item	Account	Paid Amount	Original Amount
Check	CHK	06/25/2020	HERITAGE SURF A...		TD BANK 32881		-39.95
TOTAL				Food and housekee...		-39.95	39.95
Check	CHK	06/26/2020	DEBIT		TD BANK 32881		-500.00
TOTAL				Personal		-500.00	500.00
Check	CHK	06/29/2020	DEBIT		TD BANK 32881		-500.00
TOTAL				Personal		-500.00	500.00
Check	CHK	06/29/2020	FUSION SALON		TD BANK 32881		-283.00
TOTAL				Personal care produ...		-283.00	283.00
Check	CHK	06/29/2020	CLINTON CONOVE...		TD BANK 32881		-25.32
TOTAL				Food and housekee...		-25.32	25.32
Check	CHK	06/29/2020	ALDI		TD BANK 32881		-21.56
TOTAL				Food and housekee...		-21.56	21.56
Check	CHK	06/29/2020	FIVE BELOW		TD BANK 32881		-21.33
TOTAL				Clothing		-21.33	21.33

**ROSA MARIA STYLES 19-32881 ABA  
Check Detail**

Type	Num	Date	Name	Item	Account	Paid Amount	Original Amount
Check	CHK	06/30/2020	BREEZIN UP	TD BANK 32881	Food and housekee...	-132.00	-132.00
TOTAL						-132.00	132.00
Check	CHK	07/02/2020	DEBIT	TD BANK 32881	Personal	-400.00	400.00
TOTAL						-400.00	400.00
Check	CHK	07/03/2020	THE REEDS AT SH...	TD BANK 32881	Personal	-48.52	48.52
TOTAL						-48.52	48.52
Check	DEBIT	06/26/2020	DEBIT	TD BANK 32881	Personal	-2,000.00	2,000.00
TOTAL						-2,000.00	2,000.00

Document Page 15 of 21  
**ROSA MARIA STYLES 19-32881 ABA**  
**Reconciliation Detail**

Type	Date	Num	Name	Clr	Amount	Balance
<b>Beginning Balance</b>						0.00
<b>Cleared Transactions</b>						
<b>Checks and Payments - 67 items</b>						
Check	04/22/2020		ACME	X	-188.87	-188.87
Check	04/22/2020		LOWE	X	-31.97	-220.84
Check	04/22/2020		MEDICA RX INS	X	-15.70	-236.54
Check	04/27/2020		CVS	X	-72.68	-309.22
Check	04/27/2020		ACME	X	-69.65	-378.87
Check	05/01/2020		ACME	X	-78.21	-457.08
Check	05/01/2020		CVS	X	-13.73	-470.81
Check	05/04/2020		DEBIT	X	-400.00	-870.81
Check	05/04/2020		SHOPRITE	X	-213.65	-1,084.46
Check	05/04/2020		ACME	X	-14.17	-1,098.63
Check	05/06/2020	CHK	DEBIT	X	-400.00	-1,498.63
Check	05/06/2020	CHK	ROYAL FARMS	X	-26.04	-1,524.67
Check	05/07/2020	CHK	WALMART	X	-110.96	-1,635.63
Check	05/08/2020	CHK	ATHLETA ONLINE	X	-131.22	-1,766.85
Check	05/08/2020	CHK	ROYAL FARMS	X	-36.13	-1,802.98
Check	05/11/2020	CHK	BATTLE SPORTS S...	X	-135.96	-1,938.94
Check	05/11/2020	CHK	ATM	X	-100.00	-2,038.94
Check	05/11/2020	CHK	ACME	X	-97.54	-2,136.48
Check	05/12/2020	CHK	AETNA	X	-134.61	-2,271.09
Check	05/13/2020	CHK	LOWES	X	-55.10	-2,326.19
Check	05/14/2020	CHK	BLOOMERS	X	-195.08	-2,521.27
Check	05/14/2020	CHK	WALMART	X	-86.27	-2,607.54
Check	05/15/2020	CHK	ANGELOS PIZZA	X	-27.74	-2,635.28
General Journal	05/17/2020	5		X	-400.00	-3,035.28
Check	05/18/2020	CHK	ACME	X	-115.11	-3,150.39
Check	05/18/2020	CHK	NJ EXPASS	X	-40.00	-3,190.39
Check	05/18/2020	CHK	ACME	X	-26.55	-3,216.94
Check	05/18/2020	CHK	ROYAL FARMS	X	-22.91	-3,239.85
Check	05/19/2020	CHK	SPORTSMANS GUI...	X	-87.66	-3,327.51
Check	05/20/2020	CHK	WALMART	X	-261.71	-3,589.22
Check	05/20/2020	CHK	ROYAL FARMS	X	-44.77	-3,633.99
Check	05/21/2020	CHK	ACME	X	-22.13	-3,656.12
Check	05/22/2020	CHK	DEBIT	X	-400.00	-4,056.12
Check	05/22/2020	CHK	DAIRY QUEEN	X	-35.00	-4,091.12
Check	05/26/2020	CHK	SEASHORE HOME ...	X	-1,529.41	-5,620.53
Check	05/26/2020	CHK	ACME	X	-119.17	-5,739.70
Check	05/26/2020	CHK	MEDICA RX INS	X	-62.80	-5,802.50
Check	05/26/2020	CHK	AVALON SEAFOO...	X	-36.46	-5,838.96
Check	05/26/2020	CHK	CVS	X	-15.98	-5,854.94
Check	06/01/2020	CHK	THE PREPPY	X	-42.00	-5,896.94
Check	06/01/2020	CHK	ARBYS	X	-19.61	-5,916.55
Check	06/05/2020	CHK	WAWA	X	-34.44	-5,950.99
Check	06/08/2020	CHK	CVS	X	-93.01	-6,044.00
Check	06/10/2020	CHK	WAWA	X	-41.57	-6,085.57
Check	06/11/2020	CHK	DEBIT	X	-500.00	-6,585.57
Check	06/11/2020	CHK	ACME	X	-102.03	-6,687.60
Check	06/11/2020	CHK	FREDS AVALON	X	-62.88	-6,750.48
Check	06/12/2020	CHK	AETNA	X	-134.61	-6,885.09
Check	06/15/2020	CHK	VENMO	X	-0.13	-6,885.22
Check	06/15/2020	CHK	VENMO	X	-0.07	-6,885.29
Check	06/16/2020	CHK	BIG LOTS	X	-90.31	-6,975.60
Check	06/16/2020	CHK	ACME	X	-52.66	-7,028.26
Check	06/16/2020	CHK	VENMO	X	-1.00	-7,029.26
Check	06/19/2020	CHK	SP HUKGEAR	X	-145.65	-7,174.91
Check	06/22/2020	CHK	TJ MAXX	X	-126.70	-7,301.61
Check	06/24/2020	CHK	SQ PERMANENT C...	X	-400.00	-7,701.61
Check	06/25/2020	CHK	HERITAGE SURF A...	X	-39.95	-7,741.56
Check	06/26/2020	DEBIT	DEBIT	X	-2,000.00	-9,741.56
Check	06/26/2020	CHK	DEBIT	X	-500.00	-10,241.56
Check	06/29/2020	CHK	DEBIT	X	-500.00	-10,741.56
Check	06/29/2020	CHK	FUSION SALON	X	-283.00	-11,024.56
Check	06/29/2020	CHK	CLINTON CONOVE...	X	-25.32	-11,049.88
Check	06/29/2020	CHK	ALDI	X	-21.56	-11,071.44
Check	06/29/2020	CHK	FIVE BELOW	X	-21.33	-11,092.77
Check	06/30/2020	CHK	BREEZIN UP	X	-132.00	-11,224.77

Document Page 16 of 21  
**ROSA MARIA STYLES 19-32881 ABA**  
**Reconciliation Detail**

Type	Date	Num	Name	Clr	Amount	Balance
Check	07/02/2020	CHK	DEBIT	X	-400.00	-11,624.77
Check	07/03/2020	CHK	THE REEDS AT SH...	X	-48.52	-11,673.29
<b>Total Checks and Payments</b>					<b>-11,673.29</b>	<b>-11,673.29</b>
<b>Deposits and Credits - 16 items</b>						
Transfer	04/20/2020			X	1,357.90	1,357.90
Deposit	04/29/2020		IRS TREAS TAX REF	X	1,200.00	2,557.90
Deposit	05/01/2020		OWENS-ILLINOIS S...	X	801.10	3,359.00
Deposit	05/05/2020			X	0.02	3,359.02
Deposit	05/07/2020			X	801.10	4,160.12
Deposit	05/07/2020			X	1,207.60	5,367.72
Deposit	05/07/2020			X	1,223.30	6,591.02
Deposit	05/11/2020			X	2,000.00	8,591.02
Deposit	06/02/2020			X	1,000.00	9,591.02
Deposit	06/15/2020			X	0.07	9,591.09
Deposit	06/15/2020			X	0.13	9,591.22
Deposit	06/22/2020			X	99.00	9,690.22
Deposit	06/22/2020			X	1,000.00	10,690.22
Deposit	06/24/2020			X	1,239.00	11,929.22
Deposit	06/26/2020			X	10,000.00	21,929.22
Deposit	07/01/2020			X	801.10	22,730.32
<b>Total Deposits and Credits</b>					<b>22,730.32</b>	<b>22,730.32</b>
<b>Total Cleared Transactions</b>					<b>11,057.03</b>	<b>11,057.03</b>
<b>Cleared Balance</b>					<b>11,057.03</b>	<b>11,057.03</b>
<b>Register Balance as of 06/05/2020</b>					<b>11,057.03</b>	<b>11,057.03</b>
<b>Ending Balance</b>					<b>11,057.03</b>	<b>11,057.03</b>



America's Most Convenient Bank®

T STATEMENT OF ACCOUNT

AV 01 103464 10230B305 A\*\*5DGT

ROSA M STYLES  
DIP CASE 19-32881 DIST NJ  
61 HARTFORD RD  
SEWELL NJ 08080-2040

Page: 1 of 4  
Statement Period: Jun 06 2020-Jul 05 2020  
Cust Ref #: 4373726202-039-T-###  
Primary Account #: 437-3726202

[REDACTED]

Upcoming REG CC Changes Effective July 1, 2020

Reminder: We have updated our policy to comply with the upcoming Regulation CC Changes. TD Banks Funds Availability policy will continue to make \$100 available immediately at the time of deposit & the remaining funds will be available by the end of the next business day. Sometimes we may need to place a hold to verify funds are available. If this occurs, we will make an additional \$125 available by the end of the first business day after we receive your deposit if a hold is applied. For additional information, please refer to the Funds Availability Policy in the Personal Deposit Account Agreement & Business Deposit Account Agreement, available at [td.com](#).

**Chapter 11 Checking**

ROSA M STYLES  
DIP CASE 19-32881 DIST NJ

Account # 437-3726202

103464 1/2

**ACCOUNT SUMMARY**

Beginning Balance	3,640.03	Average Collected Balance	5,801.90
Deposits	11,099.00	Interest Earned This Period	0.00
Electronic Deposits	2,040.30	Interest Paid Year-to-Date	0.02
Electronic Payments	2,322.30	Annual Percentage Yield Earned	0.00%
Other Withdrawals	3,400.00	Days in Period	30
Ending Balance	11,057.03		

**DAILY ACCOUNT ACTIVITY**

**Deposits**

POSTING DATE	DESCRIPTION	AMOUNT
06/22	DEPOSIT	1,000.00
06/22	DEPOSIT	99.00
06/26	DEPOSIT	10,000.00
Subtotal:		11,099.00

**Electronic Deposits**

POSTING DATE	DESCRIPTION	AMOUNT
06/15	ACH DEPOSIT, VENMO VERIFYBAN ****521298	0.13
06/15	ACH DEPOSIT, VENMO VERIFYBAN ****521301	0.07
06/24	ACH DEPOSIT, SSA TREAS 310 XXSOC SEC ****09922A SSA	1,239.00
07/01	ACH DEPOSIT, OWENS-ILLINOIS S JHTC 5425806	801.10
Subtotal:		2,040.30

**Electronic Payments**

POSTING DATE	DESCRIPTION	AMOUNT
06/08	DEBIT POS, ****30071395297, AUT 060720 DDA PURCHASE CVS PHARMACY 02 02023 SEA ISLE CITY * NJ	93.01
06/10	DEBIT POS, ****30071395297, AUT 061020 DDA PURCHASE WAWA 432 AVALON * NJ	41.57
06/11	DEBIT POS, ****30071395297, AUT 061120 DDA PURCHASE ACME 0859 CAPE MAY COUR * NJ	102.03

Call 1-800-937-2000 for 24-hour Bank-by-Phone services or connect to [www.tdbank.com](#)

Bank Deposits FDIC Insured | TD Bank, N.A. | Equal Housing Lender

## How to Balance your Account

**Eight new features of the new line include:**

- Subtract any service charges shown on this statement.
  - Subtract any automatic payments, transfers or other electronic withdrawals not previously recorded.
  - Add any interest earned if you have an interest-bearing account.
  - Add any automatic deposit or overdraft line of credit.
  - Review all withdrawals shown on this statement and check them off in your account register.
  - Follow instructions 2-5 to verify your ending account balance.

Your ending balance shown on this statement is:

List below the amount of deposits or credit transfers which do not appear on this statement. Total the deposits and enter on Line 2.

**Subtotal by adding lines 1 and 2.**

List below the total amount of withdrawals that do not appear on this statement. Total the withdrawals and enter on Line 4.

Subtract Line 4 from 3. This adjusted balance should equal your account balance.

• Type: **2**

**Ending Balance** 11,957.03

### Total Deposits

**Sub Total**

Total Withdrawals

**Adjusted  
Balance** \_\_\_\_\_

PICK CLASSIC WITH ACCOUNTS ONLY. IN CASE OF ERROR OR  
QUESTION AND/TUITION ELECTRONIC FUND TRANSFERS

If you need more details about an electronic fund transfer or if you believe there is an error on your bank statement or report relating to an electronic fund transfer, telephone the bank immediately at the phone number listed on the front of your statement or write to:

**TD Bank, N.A., Deposit Operations Dept., P.O. Box 1377, Lewiston,  
Maine 04243-1377**

- We must hear from you no later than sixty (60) calendar days after we first statement upon which the error or problem first appeared. When you bank, please explain as clearly as you can why you believe there is a more information is needed. Please include:

  - Your name and account number.
  - A description of the error or transaction you are unsure about.

v. The dollar amount and date of the suspected error  
When making a verbal inquiry, the Bank may ask that you send us your complaint in

We will investigate your complaint and will correct any error promptly. If we take more than ten (10) business days to do this, we will credit your account for the amount you think is in error, so that you have the use of the money during the time it

卷之三

Total interest credited by the Bank to you this year will be reported by the Bank to the Internal Revenue Service and State tax authorities. The amount to be reported will be determined annually by the Bank.

**FOR CONSUMER LOAN ACCOUNTS ONLY -- BILLING RIGHTS SUMMARY**

In case of Errors or Questions About Your Bill  
If you think your bill is wrong, or if you need more information about a transaction on  
your bill, write us at P.O. Box 1377, Lewiston, Maine 04243-1377 as soon as  
possible. We must hear from you no later than sixty (60) days after we sent you the  
**FIRST** bill on which the error or problem appeared. You can telephone us, but doing  
so will not resolve your mistake. In your letter, give us the following information:

- Your name and account number  
The dollar amount of the suspected error  
Describe the error and explain, if you like, why you believe there is an error.

If you need more information, describe the items you are unsure about. You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you owe us.

**FINANCE CHARGES.** Although the Bank uses the Daily Balance method to calculate the finance charge on your Moneyline/Overdraft Protection account (the term "ODP" or "OD" refers to Overdraft Protection), the Bank discloses the Average Daily Balance on the periodic statement as an easier method for you to calculate the finance charge. The finance charge begins to accrue on the date advances and other debits are posted to your account and will continue until the balance has been paid in full. To compute the finance charge, multiply the Average Daily Balance times the Days in Period times the Daily Periodic Rate (as listed in the Account Summary section on the front of the statement). The Average Daily Balance is calculated by adding the balance for each day of the billing cycle, then dividing the total balance by the number of Days in the Billing Cycle. The daily balance is the balance for the day after advances have been added and payments or credits have been deducted plus or minus any other adjustments that might have occurred that day. There is no grace period during which no finance charge accrues. Finance charge adjustments are included in your total finance charge.



America's Most Convenient Bank®

STATEMENT OF ACCOUNT

ROSA M STYLES  
DIP CASE 19-32881 DIST NJ

Page: 3 of 4  
Statement Period: Jun 06 2020-Jul 05 2020  
Cust Ref #: 4373726202-039-T-###  
Primary Account #: 437-3726202

DAILY ACCOUNT ACTIVITY

Electronic Payments (continued)

POSTING DATE	DESCRIPTION	AMOUNT
06/11	DEBIT POS. ****30071395297, AUT 061120 DDA PURCHASE FRED'S AVALON LIQ 2258 DU AVALON * NJ	62.88
06/12	ACH DEBIT, AETNA HEALTH INS INS PYMT AHC6236740	134.61
06/15	ELECTRONIC PMT-WEB, VENMO VERIFYBAN ***521305	0.13
06/15	ELECTRONIC PMT-WEB, VENMO VERIFYBAN ***521306	0.07
06/16	DEBIT POS. ****30071395297, AUT 061620 DDA PURCHASE BIG LOTS 5266 20 COURT CAPE MAY CH * NJ	90.31
06/16	DEBIT POS. ****30071395297, AUT 061620 DDA PURCHASE ACME 0859 CAPE MAY COUR * NJ	52.66
06/16	ELECTRONIC PMT-WEB, VENMO PAYMENT ***698893	1.00
06/19	DEBIT CARD PURCHASE, ****30071395297, AUT 061820 VISA DDA PUR SP HUKGEAR HUKGEAR MYSHO * MD	145.65
06/22	DEBIT POS. ****30071395297, AUT 062220 DDA PURCHASE T J MAXX 20 COURT HOU CAPE MAY CH * NJ	126.70
06/24	DEBIT CARD PURCHASE, ****30071395297, AUT 062320 VISA DDA PUR SQ PERMANENT COSMETICS SOMERS POINT * NJ	400.00
06/25	DEBIT CARD PURCHASE, ****30071395297, AUT 062320 VISA DDA PUR HERITAGE SURF AND SPORT MARGATE * NJ	39.95
06/29	NONTD ATM DEBIT, ****30071395297, AUT 062920 DDA WITHDRAW 2701 OCEAN DR AVALON * NJ	500.00
06/29	DEBIT CARD PURCHASE, ****30071395297, AUT 062820 VISA DDA PUR FUSION SALON AVALON AVALON * NJ	283.00
06/29	DEBIT CARD PURCHASE, ****30071395297, AUT 062620 VISA DDA PUR CLINTON CONOVER FARMS CAPE MAY CH * NJ	25.32
06/29	DEBIT POS. ****30071395297, AUT 062720 DDA PURCHASE ALDI 60065 RIO GRANDE * NJ	21.56
06/29	DEBIT POS. ****30071395297, AUT 062720 DDA PURCHASE FIVE BELO 3201 ROUTE 9 RIO GRANDE * NJ	21.33
06/30	DEBIT CARD PURCHASE, ****30071395297, AUT 062920 VISA DDA PUR BREEZIN UP AVALON * NJ	132.00
07/03	DEBIT CARD PURCHASE, ****30071395297, AUT 070120 VISA DDA PUR THE REEDS AT SHELTER HAV STONE HARBOR * NJ	48.52
	Subtotal:	2,322.30

Other Withdrawals

POSTING DATE	DESCRIPTION	AMOUNT
06/11	DEBIT	500.00
06/26	DEBIT	2,000.00
06/26	DEBIT	500.00
07/02	DEBIT	400.00
	Subtotal:	3,400.00

Call 1-800-937-2000 for 24-hour Bank-by-Phone services or connect to [www.tdbank.com](http://www.tdbank.com)

Bank Deposits FDIC Insured | TD Bank, N.A. | Equal Housing Lender

**Profit & Loss**

---

Dec 9, '19 - Jul 5, 20

<b>Income</b>	
Bank Balance at 12-8-2019	2,952.23
interest income	0.19
Retirement Income	15,294.91
Return bank fees	0.20
Spousal Contribution	16,499.00
<hr/>	
<b>Total Income</b>	<b>34,746.53</b>
<b>Expense</b>	
AUTO	40.00
Bank Charges	1.20
Cable, TV, Telephone	162.96
Clothing	2,610.97
Equipment	936.80
Food and housekeeping supplies	4,343.43
Health Insurance	648.34
Maintenance, repair	1,616.48
Medical	1,317.74
Personal	11,675.98
Personal care products and serv	1,182.60
service charges- checks,etc	43.00
Tax Ref	-1,200.00
Transportation	310.00
<hr/>	
<b>Total Expense</b>	<b>23,689.50</b>
<hr/>	
<b>Net Income</b>	<b>11,057.03</b>
<hr/>	



America's Most Convenient Bank®

ROSA M STYLES  
DIP CASE 19-32881 DIST NJ

STATEMENT OF ACCOUNT

Page: 4 of 4  
Statement Period: Jun 06 2020-Jul 05 2020  
Cust Ref #: 4373726202-039-T-###  
Primary Account #: 437-3726202

DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
06/05	3,640.03	06/24	4,227.61
06/08	3,547.02	06/25	4,187.66
06/10	3,505.45	06/26	11,687.66
06/11	2,840.54	06/29	10,836.45
06/12	2,705.93	06/30	10,704.45
06/18	2,561.96	07/01	11,505.55
06/19	2,416.31	07/02	11,105.55
06/22	3,388.61	07/03	11,057.03

Call 1-800-937-2000 for 24-hour Bank-by-Phone services or connect to [www.tdbank.com](http://www.tdbank.com)

Bank Deposits FDIC Insured | TD Bank, N.A. | Equal Housing Lender